

What is Claimed is:

1. An access terminal maintained by a service provider and connected to a global communications network for furnishing telecommunications and automated teller machine (ATM) services to a customer, said access terminal comprising:

5 a microcontroller for executing preprogrammed instructions and generating directives;

a payment acceptor electrically connected and responsive to said microcontroller for accepting payment from the customer to pay for access to the services;

10 a multimedia user interface electrically connected and responsive to said microcontroller for enabling exchange of information between the customer and the access terminal during access to said services upon accepting payment from the customer, said multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer via the
15 global communications network; and

a network interface device electrically connected and responsive to said microcontroller for connecting to a service provider server through the global communications network.

2. The access terminal of claim 1 wherein the multimedia user interface
20 further comprises:

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input means for enabling a customer to input information including access to and selection of services; and

output means for conveying information and prompts from the access terminal to the customer.

- 5 3. The access terminal of claim 1 wherein the ATM interface comprises:
- a display for prompting the customer to input information associated with the execution of the ATM/POS financial transaction;
- a card reader in response to the display prompt for reading the information from a bank card and/or a prepaid card; and
- a key pad for inputting PIN data of the bank card and/or prepaid card, selecting the type of ATM/POS financial transaction and the amount of the transaction.

4. The access terminal of claim 3 wherein the ATM interface further comprises:
- a currency dispenser for dispensing currency to the customer to complete the ATM/POS financial transaction upon receiving an approval code from a bank associated with the transaction; and
- a printer for printing a receipt documenting the completed ATM/POS financial transaction in response to dispensing of the currency by the currency dispenser.

5. The access terminal of claim 1 wherein the multimedia user interface further comprises a telephone communication device including a switch-hook, a dialing circuit, a microphone, a speaker, and a hybrid coil, for enabling a telephone exchange with a remote telephonic device via the global communications network upon selection of the service by the customer through the multimedia user interface.

6. The access terminal of claim 2 wherein the input means is selected from the group consisting of push-button dial pads, alphanumeric keyboards, alphanumeric key pads, mouse pointing devices, function key pads, touch screens, cursor tracking devices, camera devices, card readers, and microphones.

7. The access terminal of claim 2 wherein the output means is selected from the group consisting of displays, printers, and speakers.

8. The access terminal of claim 1 wherein the network interface device is interfaces with the global communications network through a communications channel selected from the group consisting of ethernet networks, frame relay networks, synchronous optical network (SONET), asynchronous transfer mode (ATM) networks, digital subscriber loop (xDSL) networks, cable networks, satellite link, T1/T3/E1 trunk lines, integrated services digital network (ISDN), and combinations thereof.

9. The access terminal of claim 1 wherein the payment acceptor is a currency acceptor includes a note acceptor for accepting paper currency.

10. The access terminal of claim 1, wherein the payment acceptor is a card reader for reading indicia stored or printed on a bank or prepaid card which is related to amount of payment available for paying the service access.

11. The access terminal of claim 1 further comprising a camera for taking images of the customer.

12. The access terminal of claim 1 further comprising a memory means for storing advertising information for exhibition through the multimedia user interface.

13. An access terminal network maintained by a service provider for furnishing telecommunications and automated teller machine (ATM) services to a customer, said network comprising:

an access terminal comprising a multimedia user interface for enabling exchange of information between the customer and the access terminal during access to said services, said multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer;

a remote service provider server connected and in operative communication with a service provider gateway server; and

a global communications network connecting the access terminal and the remote service provider server for facilitating data communication therebetween.

14. The access terminal network of claim 13 wherein the service provider server is connected to an authentication/billing server for monitoring and tracking the access time and the charges associated with the services accessed by the customer through the access terminal.

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15. The access terminal network of claim 14 wherein the authentication/billing server stores and manages account data including balance amount in connection with payment through prepaid cards.

16. The access terminal network of claim 14 wherein the authentication/billing server comprises a remote authentication dial-in user service server connected and in operative communication with the service provider server for authenticating, validating and monitoring access of the access terminal to the service provider server and the services.

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17. The access terminal network of claim 13 wherein the service provider gateway server is a public switched telephone network (PSTN) gateway connected to a PSTN for providing telephone and facsimile calling service to a destination PSTN telephone device connected to the PSTN, from the access terminal through the global communications network.

18. The access terminal network of claim 13 wherein the service provider gateway server is a service provider web server connected to the global

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communications network for providing computer access service to a destination computer server, from the access terminal through the global communications network.

19. The access terminal network of claim 18 wherein the destination computer server is a World Wide Web (WWW)-compatible server.

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20. The access terminal network of claim 13 wherein the service provider gateway is a service provider finance gateway server connected to an ATM/POS terminal of an ATM/POS network through a dedicated communications channel for executing an ATM/POS financial transaction with a bank connected to the ATM/POS network, from the access terminal through the global communications network.